

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR Dist: 5
 Assets: 13,711,410 Peer: 1

DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS

PAGE 9

(\$ IN THOUSANDS)

	mmmm YYYY	mmmm YYYY	YYYY	YYYY	YYYY
Loan Commitments	3,874,151	5,281,471	4,653,976	5,394,064	5,404,503
Commit: Secured Commercial RE Loans	152,596	166,510	171,441	188,902	197,557
Commit: Unsecured Real Estate Lns	41,513	16,607	32,560	22,274	27,457
Credit Card Lines	48,374	756,504	789,136	737,392	680,465
Securities Underwriting	0	0	0	0	0
Standby Letters of Credit	292,233	445,991	290,662	513,365	532,152
Commercial & Similar Ltrs of Credit	125,996	162,848	125,909	158,995	386,409
Financial Assets Sold With Recourse	305,604	444,312	338,568	464,825	458,127
Securities Lent	0	0	0	0	0
Credit Derivatives (BHC as Guarantor)	0	0	0	0	0
Credit Derivatives (BHC as Beneficiary)	0	0	0	0	0

DERIVATIVE CONTRACTS:

Interest Rate Futures & Forward Contr	0	0	0	0	0
Written Options Contracts (Int Rate)	0	0	0	0	0
Purchased Options Contracts (Int Rate)	0	0	0	0	0
Interest Rate Swaps	0	27,000	0	13,500	151,079
Futures and Forward Foreign Exchange	1,004,919	893,206	1,065,897	892,944	142,626
Written Options Contr (Foreign Exchange)	0	0	0	0	0
Purchased Options Contr (Foreign Exch)	0	0	0	0	0
Foreign Exchange Rate Swaps	20,016	21,814	21,518	23,027	532,040
Commodity & Other Futures & Forw Contr	0	0	0	0	0
Written Options Contr (Comm & Other)	0	0	0	0	0
Purchased Options Contr (Comm & Other)	0	0	0	0	0
Commodity & Other Swaps	0	0	0	0	0

PERCENT OF TOTAL ASSETS

	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	BHC	PEER 01
Loan Commitments	28.25	32.09	46	37.06	33.74	69	33.18	32.32	61	37.35	34.70	35.99	35.27
Standby Letters of Credit	2.13	3.64	40	3.13	3.45	53	2.07	3.48	41	3.56	3.45	3.54	3.54
Commercial & Similar Letters of Credit	0.92	0.20	96	1.14	0.27	96	0.90	0.23	93	1.10	0.25	2.57	0.30
Financial Assets Sold With Recourse	2.23	2.33	64	3.12	2.74	67	2.41	2.46	65	3.22	2.14	3.05	1.66
Securities Lent	0.00	2.74	37	0.00	2.79	36	0.00	2.45	37	0.00	2.46	0.00	2.32
Credit Derivatives (BHC as Guarantor)	0.00	0.13	37	0.00	0.14	37	0.00	0.09	39	0.00	0.12	0.00	0.08
Credit Derivatives (BHC as Beneficiary)	0.00	0.32	34	0.00	0.22	37	0.00	0.26	37	0.00	0.23	0.00	0.23
Derivative Contracts	7.48	63.23	37	6.61	75.09	33	7.75	56.16	38	6.44	72.85	5.50	96.87
Interest Rate Contracts	0.00	47.26	2	0.19	57.54	1	0.00	42.82	2	0.09	55.44	1.01	67.62
Interest Rate Futures & Forward Contr	0.00	10.17	10	0.00	9.25	9	0.00	6.45	11	0.00	8.94	0.00	13.69
Written Options Contr (Int Rate)	0.00	5.56	16	0.00	6.11	15	0.00	5.82	17	0.00	5.63	0.00	7.68
Purchased Options Contr (Int Rate)	0.00	6.95	13	0.00	8.65	8	0.00	7.10	11	0.00	8.78	0.00	11.15
Interest Rate Swaps	0.00	20.03	6	0.19	30.31	9	0.00	18.65	6	0.09	29.80	1.01	30.81
Foreign Exchange Contracts	7.48	11.72	75	6.42	14.86	72	7.75	9.79	73	6.34	14.96	4.49	26.57
Futures & Forward Foreign Exch Contr	7.33	9.46	79	6.27	11.33	77	7.60	7.67	79	6.18	10.81	0.95	17.76
Written Options Contr (Foreign Exch)	0.00	0.48	32	0.00	0.93	28	0.00	0.44	30	0.00	1.09	0.00	2.23
Purchased Options Contr (Foreign Ex)	0.00	0.47	31	0.00	0.88	29	0.00	0.45	30	0.00	1.04	0.00	2.17
Foreign Exchange Rate Swaps	0.15	0.41	70	0.15	0.64	69	0.15	0.37	69	0.16	0.75	3.54	0.83
Equity, Commodity, & Other Deriv Contr	0.00	1.56	31	0.00	1.70	31	0.00	1.69	31	0.00	1.71	0.00	1.40
Commodity & Other Fut & Forward Contr	0.00	0.29	40	0.00	0.24	41	0.00	0.25	40	0.00	0.27	0.00	0.14
Written Options Contr (Comm & Other)	0.00	0.27	37	0.00	0.31	36	0.00	0.28	36	0.00	0.39	0.00	0.45
Purchased Options Contr (Comm & Oth)	0.00	0.29	35	0.00	0.37	34	0.00	0.30	35	0.00	0.41	0.00	0.46
Commodity & Other Swaps	0.00	0.19	37	0.00	0.23	37	0.00	0.29	37	0.00	0.21	0.00	0.07

PERCENT OF AVERAGE LOANS AND LEASES:

Loan Commitments	41.79	56.79	40	55.63	61.44	56	48.72	57.86	50	56.99	68.68	56.93	66.49
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Derivatives and Off-Balance-Sheet Transactions

BHCPR page 9 displays the dollar volume and proportion of consolidated assets accounted for by each type of derivative contract and off-balance-sheet transaction. Information on these activities is derived from Schedule HC-L of the FR Y-9C report form.

Loan Commitments

The unused portion of commitments that obligate the bank holding company to extend credit in the form of loans or participation in loans, lease financing receivables, or similar transactions. These include revolving open-end loans secured by residential and commercial real estate, construction and land development, credit card lines, securities underwriting, and other unused commitments and letters of credit.

Commitments to Fund Loans Secured by Commercial Real Estate

The unused portion of commitments to extend credit to finance commercial and multifamily residential properties. When funded, these loans would be classified as real estate loans secured by multifamily residential or nonfarm nonresidential properties.

Commitments to Fund Real Estate Loans That are Unsecured

The unused portion of commitments to extend credit to finance commercial and residential real estate activities. When funded, these loans would not be classified as real estate loans.

Credit Card Lines

The unused portion of commitments to extend credit to individuals for household, family, and other personal expenditures and to commercial or industrial enterprises through credit cards.

Securities Underwriting

The unused portion of the consolidated bank holding company's take-down of securities underwriting transactions.

Standby Letters of Credit

Outstanding and unused standby letters of credit, including guarantees issued by foreign offices.

Commercial and Similar Letters of Credit

Outstanding and unused amounts of issued or confirmed commercial letters of credit, travelers' letters of credit not issued for money or its equivalent, and all similar letters of credit, excluding standby letters of credit.

Financial Assets Sold with Recourse

The consolidated amount of the outstanding principal balance of mortgage loans and other assets that have been transferred with recourse or some other form of risk retention by the BHC in transactions recorded as sales in accordance with generally accepted accounting principles.

Securities Lent

The amount of securities lent against collateral or on an uncollateralized basis.

Credit Derivatives (BHC as Guarantor)

The gross notional amount of credit derivatives for which the BHC or any of its consolidated subsidiaries has extended credit protection to other parties.

Credit Derivatives (BHC as Beneficiary)

The gross notional amount of credit derivatives for which the BHC or any of its consolidated subsidiaries has obtained a guarantee against credit losses from other parties.

Derivative Contracts

Interest Rate Futures and Forward Contracts

The notional amount or par value of

futures and forward contracts that commit the consolidated bank holding company to buy or sell financial instruments such as U.S. Treasury securities futures, forward rate agreements, and forward agreements on U.S. government securities.

Written Options Contracts (Interest Rate)

The aggregate par value or notional amount of interest-bearing financial instruments which the bank holding company or its consolidated subsidiaries have obligated themselves to either purchase or sell under outstanding exchange-traded option contracts and over-the-counter option contracts for a fee or premium.

Purchased Options Contracts (Interest Rate)

The aggregate par value or notional amount of interest-bearing financial instruments in which the bank holding company or its consolidated subsidiaries purchased, for a fee or premium, the right to either purchase or sell under outstanding exchange-traded option contracts and over-the-counter option contracts.

Interest Rate Swaps

The notional value of outstanding interest rate and basis swaps to hedge the bank holding company's or consolidated subsidiaries' interest rate risk, in an intermediary capacity, or to hold in inventory.

Futures and Forward Foreign Exchange

The gross amount in U.S. dollars of futures and forward contracts to purchase foreign currencies and U.S. dollar exchange.

Written Options Contracts (Foreign Exchange)

The gross amount of foreign currencies and U.S. dollar exchange which the bank holding company or its consolidated subsidiaries have obligated

themselves to either purchase or sell under outstanding exchange-traded and over-the-counter option contracts for a fee or premium.

*Purchased Options Contracts
(Foreign Exchange)*

The gross amount of foreign currency and U.S. dollar exchange in which the bank holding company or its consolidated subsidiaries purchased, for a fee or premium, the right to either purchase or sell under outstanding exchange-traded and over-the-counter option contracts.

Foreign Exchange Rate Swaps

The notional principal value in U.S. dollars of outstanding cross-currency interest rate swaps to hedge the bank holding company's or consolidated subsidiaries' foreign exchange rate risk.

Commodity and Other Futures and Forward Contracts

The contract amount of futures and forward commodity contracts that obligate the bank holding company or its consolidated subsidiaries to purchase or sell equity securities or instruments based on equity indexes, agricultural products, precious or nonferrous metals, or other contracts other than an interest or foreign exchange rate contract.

*Written Options Contracts
(Commodities and Other)*

The contract amount of exchange-traded and over-the-counter equity derivative options, commodity options, and any other options (that are not interest or foreign exchange rate contracts) in which the bank holding company or its consolidated subsidiaries have obligated themselves to either purchase or sell an equity instrument, an equity index, or a commodity or product for a fee or premium.

*Purchased Options Contracts
(Commodities and Other)*

The notional amount or par value

of exchange-traded and over-the-counter equity derivative options, commodity options, and any other options (that are not interest or foreign exchange rate contracts) in which the bank holding company or its consolidated subsidiaries have purchased the right to buy or sell for a fee or premium.

Commodity and Other Swaps

The notional amount or par value of outstanding equity or equity index swaps, and all other swap agreements, other than interest or foreign exchange rate contracts.

Percent of Total Assets

*Loan Commitments
(Percent of Total Assets)*

The unused portion of commitments that obligate the bank holding company to extend credit in the form of loans or participation in loans, lease financing receivables, or similar transactions divided by total assets.

*Standby Letters of Credit
(Percent of Total Assets)*

Outstanding and unused standby letters of credit divided by total assets.

*Commercial and Similar Letters of Credit
(Percent of Total Assets)*

Outstanding and unused amounts of issued and confirmed commercial letters of credit, travelers' letters of credit not issued for money or its equivalent, and all similar letters of credit divided by total assets.

*Financial Assets Sold with Recourse
(Percent of Total Assets)*

Mortgage loans and other assets sold with recourse that have been reported as sales in accordance with generally accepted accounting principles divided by total assets.

*Securities Lent
(Percent of Total Assets)*

Securities lent divided by total assets.

*Credit Derivatives
(BHC as Guarantor)
(Percent of Total Assets)*

The gross notional amount of credit derivatives in which the BHC or any of its consolidated subsidiaries has extended credit protection to other parties divided by total assets.

*Credit Derivatives
(BHC as Beneficiary)
(Percent of Total Assets)*

The gross notional amount of credit derivatives in which the BHC or any of its consolidated subsidiaries has obtained a guarantee against credit losses divided by total assets.

*Derivative Contracts
(Percent of Total Assets)*

The sum of interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts on a consolidated basis divided by total assets.

*Interest Rate Contracts
(Percent of Total Assets)*

The gross notional amount of interest rate contracts held for trading and for purposes other than trading divided by total assets. Interest rate contracts include single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options.

*Interest Rate Futures and Forward Contracts
(Percent of Total Assets)*

Interest rate futures and forward contracts divided by total assets.

*Written Options Contracts
(Interest Rate)
(Percent of Total Assets)*

Written interest rate options contracts divided by total assets.

*Purchased Options Contracts
(Interest Rate)
(Percent of Total Assets)*

Purchased interest rate options contracts divided by total assets.

*Interest Rate Swaps
(Percent of Total Assets)*

The notional value of interest rate swaps divided by total assets.

*Foreign Exchange Contracts
(Percent of Total Assets)*

The gross notional amount of foreign exchange rate contracts held for trading and for purposes other than trading divided by total assets. Foreign exchange contracts include cross-currency interest rate swaps, forward foreign exchange contracts, and currency futures and currency options.

*Futures and Forward Foreign
Exchange Contracts
(Percent of Total Assets)*

Futures and forward contracts to purchase foreign currencies and U.S. dollar exchange divided by total assets.

*Written Options Contracts
(Foreign Exchange)
(Percent of Total Assets)*

Written options contracts on foreign currencies and U.S. dollar exchange divided by total assets.

*Purchased Options Contracts
(Foreign Exchange)
(Percent of Total Assets)*

Purchased options contracts on foreign currencies and U.S. dollar exchange divided by total assets.

*Foreign Exchange Rate Swaps
(Percent of Total Assets)*

The notional principal value in U.S. dollars of outstanding cross-currency interest rate swaps divided by total assets.

*Equity, Commodity, and Other
Derivative Contracts
(Percent of Total Assets)*

The gross notional amount of equity derivative contracts as well as commodity and other contracts that are held for trading and for purposes other than trading divided by total assets.

*Commodity and Other Futures and
Forward Contracts
(Percent of Total Assets)*

The contract amount of futures and forward equity derivative contracts and commodity and other contracts divided by total assets.

*Written Options Contracts
(Commodity and Other)
(Percent of Total Assets)*

Written options contracts on indi-

vidual stocks, stock index options, commodity options, and any other options (other than interest or foreign exchange rate contracts) divided by total assets.

*Purchased Options Contracts
(Commodity and Other)
(Percent of Total Assets)*

Purchased options contracts on individual stocks, stock index options, commodity options, and any other options (that are not interest or foreign exchange rate contracts) divided by total assets.

*Commodity and Other Swaps
(Percent of Total Assets)*

The notional value of equity or equity index swaps and swaps other than interest rate swaps and foreign currency swaps divided by total assets.

**Percent of Average Loans
and Leases**

*Loan Commitments
(Percent of Average Loans and Leases)*

Loan commitments divided by average loans and leases. (See page 3-13 for the definition of average loans and leases.)

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR Dist: 5
 Assets: 13,711,410 Peer: 1

DERIVATIVE INSTRUMENTS

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NOTIONAL AMOUNT (\$ IN THOUSANDS)	mm YYYY	mm YYYY	YYYY	YYYY	YYYY
Derivative Contracts	1,024,935	942,020	1,087,415	929,471	825,745
Interest Rate Contracts	0	27,000	0	13,500	151,079
Foreign Exchange Contracts	1,024,935	915,020	1,087,415	915,971	674,666
Equity,Comm, & Other Contracts	0	0	0	0	0
Derivatives Position					
Futures and Forwards	1,004,919	893,206	1,065,897	892,944	142,626
Written Options	0	0	0	0	0
Exchange-Traded	0	0	0	0	0
Over-the-Counter	0	0	0	0	0
Purchased Options	0	0	0	0	0
Exchange-Traded	0	0	0	0	0
Over-the-Counter	0	0	0	0	0
Swaps	20,016	48,814	21,518	36,527	683,119
Held for Trading	943,016	721,037	905,641	686,651	394,978
Interest Rate Contracts	0	0	0	0	0
Foreign Exchange Contracts	943,016	721,037	905,641	686,651	394,978
Equity,Comm, & Other Contracts	0	0	0	0	0
Non-Traded	81,919	220,983	181,774	242,820	430,767
Interest Rate Contracts	0	27,000	0	13,500	151,079
Foreign Exchange Contracts	81,919	193,983	181,774	229,320	279,688
Equity,Comm, & Other Contracts	0	0	0	0	0
Deriv Contr(excl Fut & FX LE 14 Days)	1,024,935	942,020	1,087,415	929,471	825,745
One Year or Less	1,024,935	915,020	1,087,415	915,971	825,745
Over 1 Year to 5 Years	0	27,000	0	13,500	0
Over 5 Years	0	0	0	0	0
Gross Negative Fair Value (Abs Value)	22,057	10,044	14,953	9,066	18,402
Gross Positive Fair Value	31,530	11,773	39,348	9,786	13,781
Held for Trading	23,433	8,230	25,975	9,242	10,288
Non-Traded	8,097	3,543	13,373	544	3,493
Curr Credit Exposure on RBC Deriv Contr	31,530	11,748	39,348	9,786	13,781
Credit Losses on Derivative Contracts	0	0	0	0	0
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due					
(Confidential prior to March 2001)	0	###,###,###	###,###,###	###,###,###	###,###,###
90+ Days Past Due	0	0	0	0	0
IMPACT OF NONTRADED DERIV CONTRACTS:					
Increase (Decr) in Interest Income	11	1	2	77	-1,347
Decrease (Incr) in Interest Expense	0	0	0	0	0
Net Incr (Decr) in Noninterest Alloc	0	0	0	0	0
Increase (Decrease) in Net Income	11	1	2	77	-1,347

Derivative Instruments

BHCPR page 10 provides the dollar amounts of derivative contracts, which are grouped according to underlying risk exposure (interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other derivative contracts), financial technique used (futures, options, or swaps), and purpose (trading or hedging). Additional derivatives information includes the gross positive or negative fair values, current credit exposure of derivatives covered under the risk-based capital standards, maturity distribution, replacement costs of past due derivative instruments, and impact of non-traded derivative contracts on net income.

Trading revenues generated from the four types of derivative instruments are provided on BHCPR page 4 (Non-interest Income and Expenses).

Derivative Contracts

The gross notional amount or par value of derivative contracts, which include interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts.

Interest Rate Contracts

The gross notional amount or par value of contracts related to interest-bearing financial instruments or whose cash flows are determined by reference interest rates or other interest rate contracts. This line item includes single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options, including caps, floors, collars, and corridors.

Foreign Exchange Contracts

The gross notional amount or par value of contracts for the purchase of foreign-denominated currencies and U.S. dollar exchange in the forward market. This line item includes cross-currency interest rate swaps in which there is an exchange of principal,

forward foreign exchange contracts, currency futures, and currency options.

Equity, Commodity, and Other Derivative Contracts

The gross notional amount or par value of contracts in which the return or a portion of the return is linked to the price of a specific equity or commodity or an index of prices of equity, precious metals, petroleum, lumber, or other products.

Derivatives Position

Futures and Forwards

The aggregate par value of contracts that represent agreements in which the buyer agrees to purchase and the seller agrees to deliver, at a specified future date, a specified instrument or commodity at a specified price or yield. While futures contracts are standardized and are traded on organized exchanges that act as the counterparty to each contract, forward contracts are not traded on organized exchanges and their contractual terms are not standardized.

Written Options

The aggregate par value of financial instruments or commodities that the BHC has obligated itself to either purchase or sell under exchange-traded option contracts, for compensation (such as a fee or premium). This line item includes the aggregate notional amount of written caps, floors, and swaptions as well as the written portion of collars and corridors.

Exchange-Traded

The aggregate par value of written options that are traded on organized exchanges.

Over-the-Counter

The aggregate par value of written options that are customized to meet

the specific needs of counterparties to the transaction.

Purchased Options

The aggregate par value of financial instruments or commodities in which the BHC has purchased, for a fee or premium, the right to either purchase or sell under an option contract. This line item includes the aggregate notional amount of purchased caps, floors, and swaptions as well as the purchased portion of collars and corridors.

Exchange-Traded

The aggregate par value of purchased options that are traded on organized exchanges.

Over-the-Counter

The aggregate par value of purchased options that are customized to meet the specific needs of counterparties to the transaction.

Swaps

The notional amount of the underlying principal (interest, foreign exchange or other income or expense) which forms the basis for transactions in which two parties agree to exchange payment streams for a specified period. This line item includes the notional amount of all outstanding interest rate and basis swaps, cross-currency interest rate swaps, equity or equity index swaps, and other swap agreements that are not reportable as either interest rate, foreign exchange, or equity derivative contracts. In cases where the BHC acts as an intermediary, this line item reflects both sides of the transaction.

Held for Trading

The gross notional amount or par value of derivative contracts (interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts) that are held for trading purposes.

Besides derivative instruments used in dealing and other trading activities, this line item covers activities in which the BHC acquires or takes derivatives positions for sale in the near term or with the intent to resell (or repurchase) in order to profit from short-term price movements, accommodate customers' needs, or hedge trading activities.

*Interest Rate Contracts
(Held for Trading)*

The gross notional amount or par value of interest rate contracts held for trading, including single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options, including caps, floor, collars, and corridors.

*Foreign Exchange Contracts
(Held for Trading)*

The gross notional amount of foreign exchange contracts held for trading, including cross-currency interest rate swaps, forward foreign exchange contracts, currency futures, and currency options.

*Equity, Commodity, and Other
Derivative Contracts
(Held for Trading)*

The gross notional amount of equity, commodity, and other derivative contracts that are held for trading.

Non-Traded

The gross notional amount or par value of derivative contracts held for purposes other than trading, including interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts.

*Interest Rate Contracts
(Non-Traded)*

The gross notional amount or par value of interest rate contracts held for purposes other than trading, including single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options, including caps, floor, collars, and corridors.

*Foreign Exchange Contracts
(Non-Traded)*

The gross notional amount of foreign exchange contracts held for purposes other than trading, including cross-currency interest rate swaps, forward foreign exchange contracts, currency futures, and currency options.

*Equity, Commodity, and Other
Derivative Contracts
(Non-Traded)*

The gross notional amount of equity, commodity, and other derivative contracts held for purposes other than trading.

*Derivative Contracts (Excluding
Futures and Foreign Exchange of 14
Days or Less)*

The notional principal amounts of derivative contracts subject to risk-based capital requirements, excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts. Also excluded are single currency interest rate swaps in which payments are made based upon two floating rate indices (so-called floating/floating or basis swaps).

One Year or Less

The notional amount or par value of derivative contracts subject to risk-based capital requirements (excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts) that have a remaining maturity of one year or less.

Over 1 Year to 5 Years

The notional amount or par value of derivative contracts subject to risk-based capital requirements (excluding futures contracts) that have a remaining maturity of over one year through five years.

Over 5 Years

The notional amount or par value of derivative contracts subject to risk-based capital requirements (exclud-

ing futures contracts) that have a remaining maturity of over five years.

*Gross Negative Fair Value
(Absolute Value)*

The total fair value of derivative contracts with negative fair values. (The absolute value is displayed for this item.)

Gross Positive Fair Value

The total fair value of derivative contracts with positive fair values.

*Held for Trading
(Gross Positive Fair Value)*

The total fair value of derivative contracts held for trading that have a positive fair value.

*Non-Traded
(Gross Positive Fair Value)*

The total fair value of derivatives held for purposes other than trading that have a positive fair value.

*Current Credit Exposure on Risk-Based
Capital Derivative Contracts*

The current credit exposure (or the sum of positive fair values) of derivative contracts that are covered by the risk-based capital standards after considering any legally enforceable bilateral netting agreements. Also called the replacement cost, the current credit exposure equals zero when the market value of a derivative contract is negative or zero. For contracts subject to legally enforceable bilateral netting arrangements (involving a single counterparty), the Federal Reserve Board's risk-based capital guidelines allow positive mark-to-market values to be offset by negative mark-to-market values, thus resulting in a net current exposure with a minimum value of zero.

*Credit Losses on Off-Balance-Sheet
Derivative Contracts*

The year-to-date credit losses incurred on derivative contracts regardless of whether the loss is charged directly to income (e.g., trad-

ing revenue) or the allowance for credit losses on derivatives.

Past Due Derivative Instruments

30–89 Days Past Due

The positive replacement cost (i.e., mark-to-market value) of interest rate, foreign exchange rate, and other equity contracts on which the required payment (by the counterparty of the bank holding company or its consolidated subsidiaries) is due and unpaid for 30–89 days. This item is confidential prior to March 31, 2001.

90+ Days Past Due

The positive replacement cost (i.e., mark-to-market value) of interest rate, foreign exchange rate, and other contracts on which the required payment (by the counterparty of the bank

holding company or its consolidated subsidiaries) is due and unpaid for 90 days or more.

Impact of Non-traded Derivative Contracts

Increase (Decrease) in Interest Income

The increase (or decrease) in interest income (reported in the Consolidated Income Statement, Schedule HI) resulting from derivatives used to hedge or adjust interest income from assets.

Decrease (Increase) in Interest Expense

The decrease (or increase) in interest expense (reported in the Consolidated Income Statement, Schedule HI) resulting from derivative transactions used to hedge or adjust interest expense from liabilities.

Net Increase (Decrease) in Non-Interest Allocation

The increase (decrease) in net non-interest income (reported in the Consolidated Income Statement, Schedule HI) resulting from derivatives used to hedge or adjust non-interest income from assets or non-interest expense from liabilities.

Increase (Decrease) in Net Income

The sum of the increase (decrease) in interest income, the decrease (increase) in interest expense, and increase (decrease) in non-interest allocations generated from derivatives used to hedge or adjust income from assets or expenses from liabilities. Such amounts may result, for example, from periodic net settlements for swaps or other off-balance-sheet instruments accounted for on the hedge or accrual basis.

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR Dist: 5
 Assets: 13,711,410 Peer: 1

DERIVATIVES ANALYSIS

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	mmmm yyyy			mmmm yyyy			yyyy			yyyy			yyyy		
PERCENT OF NOTIONAL AMOUNT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT
Interest Rate Contracts	0.00	86.14	1	2.87	85.02	1	0.00	83.22	1	1.45	84.10	1	18.30	85.43	
Foreign Exchange Contracts	100.00	10.39	98	97.13	11.80	98	100.00	11.79	98	98.55	11.96	98	81.70	12.79	
Equity, Comm, & Other Contracts	0.00	0.61	31	0.00	0.57	31	0.00	1.12	31	0.00	0.55	31	0.00	0.23	
Futures and Forwards	98.05	36.03	95	94.82	28.61	93	98.02	30.50	95	96.07	29.14	95	17.27	34.65	
Written Options	0.00	5.24	14	0.00	5.06	12	0.00	5.18	14	0.00	4.23	14	0.00	5.56	
Exchange-Traded	0.00	0.49	36	0.00	0.36	33	0.00	0.29	34	0.00	0.29	34	0.00	0.44	
Over-The-Counter	0.00	4.36	15	0.00	4.36	16	0.00	4.36	16	0.00	3.62	16	0.00	4.59	
Purchased Options	0.00	7.99	11	0.00	8.40	8	0.00	10.06	8	0.00	9.20	0.00	0.00	9.91	
Exchange-Traded	0.00	0.66	33	0.00	0.69	31	0.00	0.70	31	0.00	0.62	31	0.00	0.64	
Over-The-Counter	0.00	6.89	13	0.00	6.82	10	0.00	8.63	11	0.00	8.06	11	0.00	8.60	
Swaps	1.95	47.17	13	5.18	52.26	11	1.98	50.31	11	3.93	51.25	11	82.73	41.31	
Held for Trading	92.01	40.20	80	76.54	36.48	70	83.28	37.90	74	73.88	36.44	74	47.83	37.41	
Interest Rate Contracts	0.00	25.15	18	0.00	21.25	19	0.00	22.04	19	0.00	21.39	19	0.00	21.95	
Foreign Exchange Contracts	92.01	8.69	95	76.54	9.11	93	83.28	9.17	93	73.88	9.43	93	47.83	10.96	
Equity, Comm, & Other Contracts	0.00	0.38	36	0.00	0.29	36	0.00	0.43	36	0.00	0.27	36	0.00	0.10	
Non-Traded	7.99	59.80	19	23.46	63.52	29	16.72	62.10	25	26.12	62.47	25	52.17	61.52	
Interest Rate Contracts	0.00	56.62	1	2.87	59.42	17	0.00	56.67	2	1.45	58.51	2	18.30	59.60	
Foreign Exchange Contracts	7.99	0.77	93	20.59	1.42	95	16.72	1.39	93	24.67	1.37	93	33.87	0.73	
Equity, Comm, & Other Contracts	0.00	0.01	40	0.00	0.02	40	0.00	0.02	41	0.00	0.02	41	0.00	0.01	
Deriv Contr (excl Fut & FX LE 14 Days)	100.00	85.82	80	100.00	85.92	88	100.00	85.74	88	100.00	86.28	88	100.00	85.13	
One Year or Less	100.00	42.39	92	97.13	30.83	93	100.00	38.73	96	98.55	30.84	96	100.00	40.29	
Over 1 Year to 5 Years	0.00	27.44	7	2.87	38.81	11	0.00	28.97	6	1.45	34.30	6	0.00	29.85	
Over 5 Years	0.00	10.25	9	0.00	10.09	10	0.00	10.06	10	0.00	10.72	10	0.00	7.46	
Gross Negative Fair Value (Abs Val)	2.15	1.06	86	1.07	1.00	54	1.38	0.95	75	0.98	1.03	75	2.23	0.81	
Gross Positive Fair Value	3.08	1.39	85	1.25	0.93	79	3.62	1.22	88	1.05	0.99	88	1.67	1.19	
PERCENT OF TIER 1 CAPITAL:															
Gross Negative Fair Value, Abs Val (X)	0.02	0.16	50	0.01	0.16	30	0.01	0.13	46	0.01	0.18	46	0.02	0.19	
Gross Positive Fair Value (X)	0.02	0.19	40	0.01	0.15	41	0.03	0.15	57	0.01	0.17	57	0.01	0.21	
Held for Trading (X)	0.02	0.15	61	0.01	0.13	51	0.02	0.12	66	0.01	0.15	66	0.01	0.16	
Non-Traded (X)	0.01	0.02	43	0.00	0.01	33	0.01	0.02	47	0.00	0.01	47	0.00	0.04	
Current Credit Exposure (X)	0.02	0.11	41	0.01	0.09	40	0.03	0.09	58	0.01	0.09	58	0.01	0.11	
Credit Losses on Derivative Contracts	0.00	0.00	49	0.00	0.00	50	0.00	0.00	49	0.00	0.00	49	0.00	0.01	
PAST DUE DERIVATIVE INSTRUMENTS															
FAIR VALUE:															
30-89 Days Past Due															
(Confidential prior to March 2001)	0.00	0.00	46	###.##	0.00	##	###.##	0.00	##	###.##	0.00	##	###.##	0.00	
90+ Days Past Due	0.00	0.00	46	0.00	0.00	50	0.00	0.00	49	0.00	0.00	49	0.00	0.00	
OTHER RATIOS:															
Current Credit Exposure/Risk Wtd Asts	0.31	0.79	50	0.10	0.65	45	0.37	0.64	60	0.09	0.68	60	0.12	1.01	
IMPACT OF NONTRADED DERIV CONTRACTS:															
Incr (Decr) in Interest Inc/Net Inc	0.03	0.18	71	0.00	0.05	63	0.00	0.09	60	0.06	1.09	60	-1.26	0.95	
Decr (Incr) in Int Expense/Net Inc	0.00	0.25	39	0.00	0.48	40	0.00	0.60	39	0.00	0.59	39	0.00	1.17	
Net Incr (Decr) Nonint Alloc/Net Inc	0.00	0.47	40	0.00	0.00	45	0.00	0.08	50	0.00	0.32	50	0.00	-0.11	
Incr (Decr) in Net Income/Net Inc	0.03	1.54	33	0.00	1.11	38	0.00	0.66	44	0.06	2.11	44	-1.26	1.86	

Derivatives Analysis

BHCPR page 11 presents dollar amounts of derivatives-related items displayed on BHCPR page 10 as a percent of the gross notional amount of derivative contracts, Tier 1 capital, and net income.

Percent of Notional Amount

Interest Rate Contracts (Percent of Notional Amount)

The gross notional amount or par value of interest rate contracts divided by the total notional amount of derivative contracts.

Foreign Exchange Contracts (Percent of Notional Amount)

The gross notional amount or par value of foreign exchange contracts divided by the total notional amount of derivative contracts.

Equity, Commodity and Other Contracts (Percent of Notional Amount)

The gross notional amount or par value of equity, commodity, and other derivative contracts divided by the total notional amount of derivative contracts.

Futures and Forwards (Percent of Notional Amount)

The aggregate par value of futures and forward contracts divided by the total notional amount of derivative contracts.

Written Options (Percent of Notional Amount)

The aggregate par value of written options divided by the total notional amount of derivative contracts.

Exchange-Traded (Written Options) (Percent of Notional Amount)

The aggregate par value of exchange-traded written options divided by the

total notional amount of derivative contracts.

Over-the-Counter (Written Options) (Percent of Notional Amount)

The aggregate par value of written options that are customized to meet the specific needs of counterparties to the transaction divided by the total notional amount of derivative contracts.

Purchased Options (Percent of Notional Amount)

The aggregate par value of purchased options divided by the total notional amount of derivative contracts.

Exchange-Traded (Purchased Options) (Percent of Notional Amount)

The aggregate par value of exchange-traded purchased options divided by the total notional amount of derivative contracts.

Over-the-Counter (Purchased Options) (Percent of Notional Amount)

The aggregate par value of purchased options that are customized to meet the specific needs of counterparties to the transaction divided by the total notional amount of derivative contracts.

Swaps (Percent of Notional Amount)

The notional amount of swaps divided by the total notional amount of derivative contracts.

Held for Trading (Percent of Notional Amount)

The gross notional amount or par value of derivative contracts (interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts) that are held for trading purposes

divided by the total notional amount of derivative contracts.

Interest Rate Contracts (Held for Trading) (Percent of Notional Amount)

The gross notional amount or par value of interest rate contracts held for trading divided by the total notional amount of derivative contracts.

Foreign Exchange Contracts (Held for Trading) (Percent of Notional Amount)

The gross notional amount of foreign exchange contracts held for trading divided by the total notional amount of derivative contracts.

Equity, Commodity, and Other Derivative Contracts (Held for Trading) (Percent of Notional Amount)

The gross notional amount of equity, commodity, and other derivative contracts that are held for trading divided by the total notional amount of derivative contracts.

Non-Traded (Percent of Notional Amount)

The gross notional amount or par value of derivative contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

Interest Rate Contracts (Non-Traded) (Percent of Notional Amount)

The gross notional amount or par value of interest rate contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

Foreign Exchange Contracts (Non-Traded) (Percent of Notional Amount)

The gross notional amount of foreign exchange contracts held for

purposes other than trading divided by the total notional amount of derivative contracts.

*Equity, Commodity, and Other
Derivative Contracts
(Non-Traded)
(Percent of Notional Amount)*

The gross notional amount of equity, commodity, and other derivative contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

*Derivative Contracts (excluding
futures and foreign exchange of
14 days or less)
(Percent of Notional Amount)*

The notional principal amounts of derivative contracts subject to risk-based capital requirements, excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts, divided by the total notional amount of derivative contracts.

*One Year or Less
(Percent of Notional Amount)*

The notional amount or par value of derivative contracts subject to risk-based capital requirements that have a remaining maturity of one year (excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts) or less divided by the total notional amount of derivative contracts.

*Over 1 Year to 5 Years
(Percent of Notional Amount)*

The notional amount or par value of derivative contracts subject to risk-based capital requirements (excluding futures contracts) that have a remaining maturity of over one year through five years divided by the total notional amount of derivative contracts.

*Over 5 Years
(Percent of Notional Amount)*

The notional amount or par value of

derivative contracts subject to risk-based capital requirements (excluding futures contracts) that have a remaining maturity over five years divided by the total notional amount of derivative contracts.

*Gross Negative Fair Value
(Absolute Value)
(Percent of Notional Amount)*

The total fair value of derivative contracts with negative fair values (absolute value) divided by the total notional amount of derivative contracts.

*Gross Positive Fair Value
(Percent of Notional Amount)*

The total fair value of derivative contracts with positive fair values divided by the total notional amount of derivative contracts.

Percent of Tier 1 Capital

*Gross Negative Fair Value
(Absolute Value)
(Percent of Tier 1 Capital) (X)*

The absolute value of the total negative fair value of all derivative contracts divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Gross Positive Fair Value
(Percent of Tier 1 Capital) (X)*

The total positive fair value of all derivative contracts divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Held for Trading
(Gross Positive Fair Value)
(Percent of Tier 1 Capital) (X)*

The total positive fair value of all derivative contracts held for trading divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Non-Traded
(Gross Positive Fair Value)
(Percent of Tier 1 Capital) (X)*

The total positive fair value of all derivative contracts held for purposes other than trading divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Current Credit Exposure on
Risk-Based Capital Derivative
Contracts
(Percent of Tier 1 Capital) (X)*

The current credit exposure of derivatives covered under the risk-based capital standards divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Credit Losses on Derivatives
(Percent of Tier 1 Capital)*

Year-to-date credit losses incurred on derivative contracts divided by Tier 1 capital.

Past Due Derivative Instruments

*30–89 Days Past Due
(Percent of Tier 1 Capital)*

The positive replacement cost of derivative contracts on which the required payment is due and unpaid for 30–89 days or more divided by Tier 1 capital. This item is confidential prior to March 2001.

*90+ Days Past Due
(Percent of Tier 1 Capital)*

The positive replacement cost of derivative contracts on which the required payment is due and unpaid for 90 days or more divided by Tier 1 capital.

Other Ratios

*Current Credit Exposure/
Risk-Weighted Assets*

The current credit exposure of derivatives covered by the risk-based

capital standards divided by risk-weighted assets.

Impact of Non-Traded Derivative Contracts

Increase (Decrease) in Interest Income/Net Income

The increase (or decrease) in interest income generated from derivatives held for purposes other than trading divided by net income.

Decrease (Increase) in Interest Expense/Net Income

The increase (or decrease) in interest expense generated from derivatives held for purposes other than trading divided by net income.

Net Increase (Decrease) in Non-Interest Allocation/Net Income

The increase (or decrease) in net non-interest income generated from derivatives held for purposes other than trading divided by net income.

Increase (Decrease) in Net Income/Net Income

The increase (or decrease) in net income generated from derivatives held for purposes other than trading divided by net income.